810-5-1-.237 <u>Mandatory Liability Insurance (MLI) Registration Reinstatement</u> Procedures.

- (1) The term "official" includes any official authorized to collect MLI reinstatement fees, as provided in Section 32-7A-9, *Code of Alabama 1975*.
- (2) Pursuant to Section 32-7A-10(a), <u>Code of Alabama 1975</u>, the Department will provide a current list of registrations that have been suspended pursuant to Section 32-7A-9 to any official authorized to collect MLI reinstatement fees, as provided in Section 32-7A-9, <u>Code of Alabama 1975</u>. This listing may be provided electronically or through other procedures. These officials, at their discretion, may forward the list to the offices of each respective county responsible for assessing and collecting ad valorem taxes on motor vehicles. If the suspended registration has been reinstated in the state database, the license plate issuing officials may register, renew or transfer the registration as requested. License plate issuing officials are not authorized to issue registrations based on comments or documents from the vehicle owner that the reinstatement fee has been paid and proof of insurance has been furnished.
- (3) Alabama vehicle owners whose motor vehicle registrations have been suspended pursuant to the Alabama Mandatory Liability Insurance Law, Code of Alabama 1975, Section 32-7A-3, may apply to have their vehicle registrations reinstated by an official. The vehicle owner shall be issued a Mandatory Liability Insurance (MLI) registration reinstatement (reinstatement) for his or her vehicle pending the confirmation of vehicle insurance coverage or evidence of vehicle liability insurance exemption; provided, that any applicable reinstatement fee(s) are collected by the official prior to the issuance of the reinstatement. If evidence of insurance coverage or proof of MLI exemption is provided for the insurance verification date, the official may then remove the suspension without requiring the payment of the reinstatement fee provided in Section 32-7A-9. The insurer identified in the evidence of insurance coverage must be qualified to transact business within the State of Alabama. There is no additional fee to be collected for processing the reinstatement.
- (4) Until the official reinstates the suspended vehicle registration, the vehicle may not be operated on the streets or highways.
- (5) The effective date of the reinstatement will be the same date that the reinstatement is issued. The reinstatement will be valid for a period of no more than 60 days.
- (6) The following information and/or documents are required in order for a reinstatement to be issued:
 - (a) In cases where a vehicle owner affirms that the vehicle, for which the

registration has been suspended, had insurance with an Alabama-licensed insurance company on the ADOR specified insurance verification date, the owner must provide evidence of said insurance coverage for the insurance verification date that includes:

- 1. the insurance company name;
- 2. the insurance company NAIC number;
- 3. the insurance company address, including city, state, and zip code; and
- 4. the policy holder's insurance policy/binder number. The insurance information shall be recorded on the reinstatement by the official.
- (b) When a vehicle owner affirms that the vehicle with the suspended registration was stored or inoperable on the ADOR specified insurance verification date, the owner must provide to the official, a statement of non use specifying that the suspended vehicle was stored or inoperable on the insurance verification date. The suspension may then be removed without the payment of the reinstatement fee, provided, the vehicle owner shall provide evidence of insurance coverage on the most current vehicle registration date. The evidence of said insurance coverage provided must include the information as detailed in 6 (a) 1. through 4.
- (c) If a vehicle owner affirms that the vehicle with the suspended registration did not have liability insurance coverage on the ADOR specified insurance verification date and the vehicle does not qualify as an MLI exempt vehicle, as defined under Section 32-7A-5, <u>Code of Alabama 1975</u>, in addition to payment of any required reinstatement fee(s), the vehicle owner must affirm that the vehicle is currently covered under a liability insurance policy with an Alabama-licensed insurance company and provide to the official evidence of said insurance coverage that includes the information as detailed in 6 (a)(i) through (iv). The insurance information shall be recorded on the reinstatement by the official.
- (7) Any required reinstatement fees due shall be paid using certified funds. Certified funds may include, but are not limited to the following if allowed by the official:
 - (a) Cashiers check;
 - (b) Money order;
 - (c) Certified bank check;
 - (d) Credit card;
 - (e) Debit card; or
 - (f) Cash. Cash payments should only be made in person.

- (8) The reinstatement will be on a form and in the format prescribed by ADOR. The reinstatement shall contain the following information:
 - (a) The reinstatement issue and expiration dates.
 - (b) Vehicle registrant's name, address, and driver license number.
 - (c) Vehicle's VIN, year, make, and model.
 - (d) Vehicle's current Alabama license plate number.
 - (e) Vehicle insuring company's name, NAIC number, and address.
 - (f) Insurance policy holder's binder number or policy number.
- (g) For an MLI exempt vehicle, an explanation of the reason for the exemption.
 - (h) Issuing clerk's ADOR assigned identification number.
- (9) A reinstatement is valid up to sixty (60) days pending confirmation of liability insurance coverage on the insurance verification date, provided, that if ADOR does not receive verification of insurance coverage for the specified date from the insurance company reported by the motor vehicle owner, the reinstatement shall be revoked by ADOR. A written notice of the revocation will be issued to owners of vehicles for which a reinstatement has been revoked. These notices shall be mailed by the U.S. Postal Service. Vehicle operators that operate the vehicle with a revoked reinstatement will be subject to the penalties addressed by Section 32-7A-18, <u>Code of Alabama</u>, 1975.
- (10) Pending confirmation of vehicle liability insurance coverage in accordance with the MLI law, the reinstatement shall be retained within the motor vehicle operating with the reinstated registration. A reinstatement cannot be transferred to another vehicle or vehicle owner.
- (11) The reinstatement shall be presented, on demand, by the vehicle operator, for inspection by law enforcement officers. A copy of the reinstatement is acceptable as evidence of the registration reinstatement for law enforcement purposes, if the information contained on the document is legible, unaltered, and has not been revoked by ADOR. Any erasures or other alterations of the information required on a reinstatement will render it void, and of no value to the person or vehicle described thereon.

- (12) The reinstatement is not acceptable as a substitute for a valid Alabama Motor Vehicle Registration Tag and Tax Receipt. The reinstatement is valid only for indicating that a motor vehicle MLI registration suspension has been temporarily reinstated, pending confirmation of vehicle liability insurance coverage in accordance with the MLI law.
- (13) Officials shall provide registration reinstatement and insurance information to ADOR no later than the next business day through electronic means.
- (14) All reinstatement fees remitted by each official shall be accompanied by a form prescribed by ADOR.
- (15) All reinstatement fees collected by each official less the amount to be retained as provided by Section 32-7A-9, <u>Code of Alabama 1975</u>, shall be remitted to ADOR by the tenth day of the month following the month that the reinstatement fees were collected along with the form referenced in (14) above. Funds may be deposited directly to an ADOR designated account and the deposit slip for each deposit forwarded to ADOR, or the funds may be remitted by check or Electronic Funds Transfer (EFT) to the ADOR.
- (16) Officials are not authorized to issue consecutive reinstatements for a motor vehicle, unless the preceding reinstatement for the vehicle has been voided due to clerical error and the replacement reinstatement is issued.
- (17) In cases where an official has processed a reinstatement in error, ADOR, or its designee, must be notified no later than the close of business day following the day that the reinstatement was processed.

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